AMENDMENTS TO THE CLAIMS

This listing of claims replaces all prior listings.

Listing of Claims:

1-44. (cancelled)

1   45.   (new) A purchase transaction system for managing transaction cards issued to
2   respective users relative to their status at a banking institution at which they hold a
3   consideration-bearing banking account, the system comprising a computer arrangement
4   configured and arranged, for each user, for:
5   monitoring a transaction balance of the user's consideration-bearing banking
6   account;
7   notifying when the consideration-bearing bank account is below a threshold;
8   establishing a transaction card purchase limit as a function of the transaction
9   balance of the consideration-bearing bank account;
10   tracking purchases against the transaction cards as a function of the transaction
11   card purchase limit; and
12   at the end of a billing cycle:
13   issuing a statement to each user indicating a balance in the consideration-
14   bearing banking account and transaction card purchases occurring during the billing
15   cycle,
16   providing a time window for users to provide funds for the transaction
17   card purchases, and
18   for each user, automatically transferring funds for the transaction card purchases
19   reflected on the statement as a function of the transaction card purchases and a
20   communication protocol implemented with the user during the time window.

1   46.   (new) The system of claim 45, wherein the computer arrangement is further
2   configured and arranged, for each user, for:
3   re-establishing the transaction card purchase limit as a function of tracked
4   purchases against the transaction card.

1   47.   (new)   The system of claim 45, wherein the computer arrangement is further

2   configured and arranged, for each user, for:

3   re-establishing the transaction card purchase limit when the statement has been

4   issued.

1   48.   (new)   The system of claim 45, wherein the computer arrangement is further

2   configured and arranged, for each user, for:

3   tracking withdrawals against the transaction cards as a function of the

4   transaction card purchase limit;

5   wherein issuing a statement to each user indicating a balance in the

6   consideration-bearing banking account and transaction card purchases occurring during

7   the billing cycle includes issuing a statement indicating the withdrawals occurring

8   during the billing cycle;

9   wherein providing a time window for users to provide funds for the transaction

10   card purchases includes providing a time window for users to provide funds for the

11   withdrawals; and

12   wherein automatically transferring funds for the transaction card purchases

13   reflected on the statement as a function of the transaction card purchases and a

14   communication protocol implemented with the user during the time window includes

15   automatically transferring funds for the withdrawals reflected on the statement as a

16   function of the withdrawals and a communication protocol implemented with the user

17   during the time window.

1   49.   (new)   The system of claim 45, wherein the computer arrangement is further

2   configured and arranged for managing purchases for the transaction card.

1   50.   (new)   The system of claim 45, wherein automatically transferring funds for the

2   transaction card purchases reflected on the statement as a function of the transaction

3   card purchases and a communication protocol implemented with the user during the

4   time window includes transferring funds from a source designated by the user during the

5   time window.

1   51.   (new) The system of claim 50, wherein automatically transferring funds for the

2   transaction card purchases reflected on the statement as a function of the transaction

3   card purchases and a communication protocol implemented with the user during the

4   time window further includes transferring funds from the consideration-bearing banking

5   account.

1   52.   (new) The system of claim 45, wherein automatically transferring funds for the

2   transaction card purchases reflected on the statement as a function of the transaction

3   card purchases and a communication protocol implemented with the user during the

4   time window includes automatically transferring funds from the consideration-bearing

5   banking account in response to the user providing insufficient funds for all of the

6   transaction card purchases.

1   53.   (new) The system of claim 45, wherein the consideration-bearing banking

2   account is at least one of: an interest-bearing banking account; a checking account and a

3   savings account.

1   54.   (new) The system of claim 45, wherein the computer arrangement is further

2   configured and arranged for setting the threshold for each user as a function of a fixed

3   value.

1   55.   (new) The system of claim 45, wherein the computer arrangement is further

2   configured and arranged for recording the tracked purchases against the transaction

3   cards in a deferred transaction billing record and wherein issuing a statement to each

4   user indicating a balance in the consideration-bearing banking account and transaction

5   card purchases occurring during the billing cycle includes issuing a statement indicating

6   a balance in the deferred transaction billing record.

1   56.   (new) A method for managing transaction cards issued to respective users

2   relative to their status at a banking institution at which they hold a consideration-bearing

3   banking account, the method comprising:

4   monitoring a transaction balance of the user's consideration-bearing banking

5   account;

6   notifying when the consideration-bearing bank account is below a threshold;

7   establishing a transaction card purchase limit as a function of the transaction

8   balance of the consideration-bearing bank account;

9   tracking purchases against the transaction cards as a function of the transaction

10   card purchase limit; and

11   at the end of a billing cycle:

12   issuing a statement to each user indicating a balance in the consideration-

13   bearing banking account and transaction card purchases occurring during the billing

14   cycle,

15   providing a time window for users to provide funds for the transaction

16   card purchases, and

17   for each user, automatically transferring funds for the transaction card purchases

18   reflected on the statement as a function of the transaction card purchases and a

19   communication protocol implemented with the user during the time window.

1   57.   (new) The method of claim 56, further comprising:

2   for each user, re-establishing the transaction card purchase limit as a function of

3   tracked purchases against the transaction card.

1   58.   (new) The method of claim 56, further comprising:

2   for each user, re-establishing the transaction card purchase limit when the

3   statement has been issued.

1   59.   (new) The method of claim 56, further comprising, for each user:

2   tracking withdrawals against the transaction cards as a function of the

3   transaction card purchase limit;

4   wherein issuing a statement to each user indicating a balance in the

5   consideration-bearing banking account and transaction card purchases occurring during

6   the billing cycle includes issuing a statement indicating the withdrawals occurring

7   during the billing cycle;

8   wherein providing a time window for users to provide funds for the transaction

9   card purchases includes providing a time window for users to provide funds for the

10   withdrawals; and

11   wherein automatically transferring funds for the transaction card purchases

12   reflected on the statement as a function of the transaction card purchases and a

13   communication protocol implemented with the user during the time window includes

14   automatically transferring funds for the withdrawals reflected on the statement as a

15   function of the withdrawals and a communication protocol implemented with the user

16   during the time window.

1   60.   (new) The method of claim 56, further comprising:

2   managing purchases for the transaction card.

1   61.   (new) The method of claim 56, wherein automatically transferring funds for the

2   transaction card purchases reflected on the statement as a function of the transaction

3   card purchases and a communication protocol implemented with the user during the

4   time window includes transferring funds from a source designated by the user during the

5   time window.

1   62.   (new) The method of claim 61, wherein automatically transferring funds for the

2   transaction card purchases reflected on the statement as a function of the transaction

3   card purchases and a communication protocol implemented with the user during the

4   time window further includes transferring funds from the consideration-bearing banking

5   account.

1   63.   (new)   The method of claim 56, wherein automatically transferring funds for the

2   transaction card purchases reflected on the statement as a function of the transaction

3   card purchases and a communication protocol implemented with the user during the

4   time window includes automatically transferring funds from the consideration-bearing

5   banking account in response to the user providing insufficient funds for all of the

6   transaction card purchases.

1   64.   (new)   The method of claim 56, wherein the consideration-bearing banking

2   account is at least one of: an interest-bearing banking account; a checking account and a

3   savings account.

1   65.   (new)   The method of claim 56, further comprising:

2   setting the threshold for each user as a function of a fixed value.

1   66.   (new)   The method of claim 56, further comprising:

2   recording the tracked purchases against the transaction cards in a deferred

3   transaction billing record; and

4   wherein issuing a statement to each user indicating a balance in the

5   consideration-bearing banking account and transaction card purchases occurring during

6   the billing cycle includes issuing a statement indicating a balance in the deferred

7   transaction billing record.